

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Serial No. : 09/845,669
Filed : April 30, 2001
Applicant : Clark, et al.
Title : Maximization of a Hedged Investment Budget for an Index-Linked Insurance Product

TC/AU : 3624
Examiner : Patel, Jagdish

Docket No. :
Customer No. : 29052

INFORMATION DISCLOSURE STATEMENT

Special Program Examiner for Group 3624
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

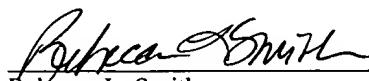
Sir:

The citation of information on the attached form PTO/SB/08A (1449/PTO), "Information Disclosure Statement by Applicant" is made pursuant to 37 C.F.R. §§ 1.56, 1.97, and 1.98.

Pursuant to the Office's waiver of the requirement under 37 CFR 1.98 (a)(2)(i) for submitting a copy of each cited U.S. patent and each U.S. patent application publication for all U.S. national patent applications, no copy of any cited U.S. patent or U.S. patent application publication is being provided herewith.

The citation of this information does not constitute an admission that any of the materials are available as a reference or of priority, or a waiver of any right applicant may have under applicable statutes, Rules of Practice in patent cases, or otherwise.

I hereby certify that this correspondence is being deposited with the United States Postal Service as first class mail in an envelope addressed to: Special Program Examiner for Group 3624, Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450



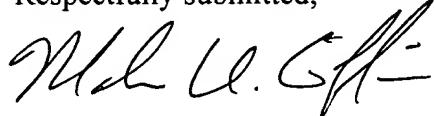
Rebecca L. Smith

Date: December 8, 2005

Information Disclosure Statement
S/N: 09/845,669

Applicants do not believe that any filing fees are required; however if any fees are associated with this filing, the Patent Office is hereby authorized to charge such fees to Deposit Account 19-5029.

Respectfully submitted,



Malvern U. Griffin III
Reg. No. 38,899

SUTHERLAND ASBILL & BRENNAN LLP
999 Peachtree Street, NE
Atlanta, Georgia 30309-3996
Telephone: (404) 853-8000
Facsimile: (404) 853-8806

Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it contains a valid OMB control number.

Substitute for form 1449/PTO				Complete if Known	
DEC 12 2005 U.S. PATENT AND TRADEMARK OFFICE				Application Number	09/845,669
				Filing Date	April 30, 2001
				First Named Inventor	Clark, et al.
				Art Unit	3624
				Examiner Name	Patel, Jagdish
				Attorney Docket Number	26548-0007
Sheet	1	of	1		
(Use as many sheets as necessary)					

U. S. PATENT DOCUMENTS

FOREIGN PATENT DOCUMENTS

***EXAMINER:** Initial if references considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant. ¹Applicant's unique citation designation number (optional). ²See Kinds Codes of USPTO Patent Documents at www.uspto.gov or MPEP 901.04

form with next communication to applicant. "Applicant's unique citation designation number (optional). "See *Kinds Codes of USPTO Patent Documents* at www.uspto.gov or MPEP 901.04. ³Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). ⁴For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. ⁵Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST.16 if possible. ⁶Applicant is to place a check mark here if English language Translation is attached. This collection of information is required by 37 CFR 1.98. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 2 hours to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U. S. Patent and Trademark Office, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

If you need assistance in completing the form, call 1-800-PTO-9199 (1-800-786-9199) and select option 2.